



3672

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Paul H. Phibbs, Jr. Examiner: (to be assigned)  
Serial No.: 09/943,060 Group Art Unit: (to be assigned)  
Filed: August 30, 2001 Docket: 9391  
Title: CAPITAL ALLOCATION IN A NET INTEREST REVENUE IMPLEMENTATION FOR  
FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 24, 2003.

By: 

Name: George H. Gates

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

We are transmitting herewith the attached:

- ☒ Transmittal sheet, in duplicate, containing a Certificate of Mailing under 37 CFR 1.8.
- ☒ Supplemental Information Disclosure Statement and Form PTO-1449.
- ☒ Return postcard.

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**GROUP 3600**

Please consider this a **PETITION FOR EXTENSION OF TIME** for a sufficient number of months to enter these papers, if appropriate.

Please charge all fees to Deposit Account No. 50-1673 of NCR Corporation (the assignee of the present application). A duplicate of this paper is enclosed.

**GATES & COOPER LLP**

Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, CA 90045  
(310) 641-8797

By: 

Name: George H. Gates

Reg. No.: 33,500

GHG/mrj

(PTO TRANSMITTAL - GENERAL)



*Supp*  
*S. E. Sds*  
*11-12-03*

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By: *G. H. Gates*

Name: George H. Gates

SUPPLEMENTAL  
INFORMATION DISCLOSURE STATEMENT (37 C.F.R. §1.97(b))

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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**GROUP 3600**

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before the mailing date of a first Office Action on-the-merits. Accordingly, **no fee is due** for consideration of the items listed on the enclosed Form 1449.

In accordance with 37 C.F.R. §1.98(d)(1), a copy of each document or other information listed on the enclosed Form 1449 is *not* being provided herewith because it was cited by or submitted to the U. S. Patent and Trademark Office in parent applications, U. S. Serial Nos. 09/610,646 and 09/608,355.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art". Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Please direct any response or inquiry to the below-signed attorney at (310) 641-8797.

Respectfully submitted,

GATES & COOPER LLP  
Attorneys for Applicant(s)

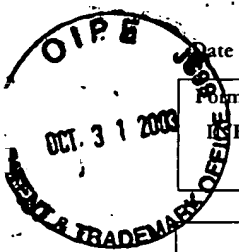
Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, California 90045  
(310) 641-8797

Date: October 24, 2003

GHG/mrj  
Enclosure: Form PTO-1449

By: 

George H. Gates  
Reg. No.: 33,500



Date Mailed: October 24, 2003

Sheet 1 of 1

Form 1449\*

**INFORMATION DISCLOSURE STATEMENT  
IN AN APPLICATION**

Docket Number: 9391

Application Number: 09/943,060

Applicant: Paul H. Phibbs, Jr.

Filing Date: August 30, 2001

Group Art Unit: (to be assigned)

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	US-2002/0026394	02/2002	Savage et al.			
	5,189,608	02/1993	Lyons et al.			
	5,249,120	09/1993	Foley			
	5,615,109	03/1997	Eder			
	5,655,085	08/1997	Ryan et al.			
	5,819,237	10/1998	Garman			
	5,911,135	06/1999	Atkins			
	5,991,743	11/1999	Irving et al.			
	6,085,175	07/2000	Gugel et al.			
	6,233,566	05/2001	Levine et al.			
	6,240,399	05/2001	Frank et al.			
	6,253,192	06/2001	Corlett et al.			
	6,275,813	08/2001	Berka			
	6,292,787	09/2001	Scott et al.			
	6,360,210	03/2002	Wallman			
	6,393,406	05/2002	Eder			

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**GROUP 3600****FOREIGN PATENTS**

	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

[1]	Kassing, Jay, "Profitability: Growing the Bottom Line," CSI, 1999, 43 pages.
[2]	"Canadian Bank Mines for Data-based Gold," Action Items, 12/2/97, 2 pages.
[3]	"Bank of Ireland Selects Compaq AlphaServers to Help Improve Profitability Management," 12/3/98, Compaq, 2 pages.
[4]	"Marquis Tops 300 MCIF-CRM Data Mart Clients Worldwide," 4/18/00, 2 pages.
[5]	Curley, Bob, "Royal Bank uncovers profitability solution", Bank Systems & Technology, April 2000, 2 pages.

EXAMINER:

DATE CONSIDERED:

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.